

03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
35-Total All Lines**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	51,063,110,761	50,389,868,876	69.59	72.59	10.65	10.65
2	212	ZURICH INS GRP	28,979,691,684	29,528,832,189	53.68	58.47	6.04	16.69
3	8	ALLSTATE INS GRP	26,153,440,231	26,396,704,416	58.94	61.53	5.45	22.15
4	12	AMERICAN INTL GRP	25,991,642,611	27,485,089,076	69.44	77.03	5.42	27.57
5	111	LIBERTY MUT GRP	24,772,894,328	24,887,576,664	56.89	61.83	5.17	32.73
6	3548	TRAVELERS GRP	21,409,548,242	21,513,971,057	43.31	49.39	4.47	37.20
7	31	BERKSHIRE HATHAWAY GRP	16,054,658,656	16,035,066,024	64.83	69.32	3.35	40.55
8	140	NATIONWIDE CORP GRP	15,405,561,636	15,590,962,517	60.55	63.53	3.21	43.76
9	155	PROGRESSIVE GRP	14,200,294,349	14,203,040,063	61.58	63.16	2.96	46.72
10	91	HARTFORD FIRE & CAS GRP	10,473,026,375	10,740,867,585	50.22	55.72	2.18	48.91
11	200	UNITED SERV AUTOMOBILE ASSN GRP	10,439,501,509	10,113,137,051	61.84	63.56	2.18	51.08
12	38	CHUBB & SON INC GRP	9,419,255,363	9,669,897,077	38.65	41.36	1.96	53.05
13	218	CNA INS GRP	8,131,205,861	7,751,828,820	59.74	68.68	1.70	54.74
14	626	ACE LTD GRP	7,780,534,083	7,745,415,735	56.19	61.17	1.62	56.37
15	761	ALLIANZ INS GRP	5,764,589,841	5,842,009,184	47.40	50.82	1.20	57.57
16	473	AMERICAN FAMILY INS GRP	5,681,564,588	5,676,963,229	64.36	66.98	1.18	58.75
17	280	AUTO OWNERS GRP	4,451,729,312	4,393,333,164	78.26	81.52	0.93	59.68
18	213	ERIE INS GRP	3,860,839,234	3,806,455,404	58.76	62.62	0.81	60.49
19	19	ASSURANT INC GRP	3,735,278,486	3,708,146,534	28.32	28.50	0.78	61.27
20	84	AMERICAN FINANCIAL GRP	3,565,868,308	3,741,745,168	41.70	46.58	0.74	62.01
21	98	WR BERKLEY CORP GRP	3,255,838,299	3,379,908,583	45.36	54.42	0.68	62.69
22	65	FM GLOBAL GRP	3,199,857,312	3,176,101,493	31.36	34.62	0.67	63.36
23	796	QBE INS GRP	3,128,630,118	3,051,752,761	50.68	56.42	0.65	64.01
24	244	CINCINNATI FIN GRP	3,071,344,125	3,070,011,168	56.92	63.26	0.64	64.65
25	241	METROPOLITAN GRP	2,984,332,558	2,987,046,565	55.68	57.03	0.62	65.27
		INDUSTRY TOTAL	479,490,341,520	482,955,279,561	59.80	64.56	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

NOTE: Based on filings received by March 29, 2010, an estimated 98.48% of Property/Casualty filings have been received.

Additional information can be found on the Research Webpage at http://www.naic.org/research_home.htm

03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
04-Homeowners Multiple Peril**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	14,737,236,449	14,297,373,262	66.53	68.50	21.62	21.62
2	8	ALLSTATE INS GRP	6,837,285,776	6,862,769,439	60.40	62.40	10.03	31.65
3	212	ZURICH INS GRP	5,066,034,148	5,036,069,846	50.38	51.92	7.43	39.08
4	111	LIBERTY MUT GRP	3,461,188,432	3,316,831,558	56.33	57.76	5.08	44.16
5	3548	TRAVELERS GRP	3,082,154,511	2,983,717,008	47.20	48.56	4.52	48.68
6	200	UNITED SERV AUTOMOBILE ASSN GRP	2,969,697,662	2,806,871,503	55.20	56.29	4.36	53.04
7	140	NATIONWIDE CORP GRP	2,909,147,923	2,879,824,709	64.35	65.72	4.27	57.30
8	38	CHUBB & SON INC GRP	1,772,267,678	1,811,450,950	41.39	39.72	2.60	59.90
9	473	AMERICAN FAMILY INS GRP	1,460,618,362	1,434,633,263	68.24	69.04	2.14	62.05
10	91	HARTFORD FIRE & CAS GRP	1,122,779,740	1,107,932,897	65.91	69.38	1.65	63.69
11	280	AUTO OWNERS GRP	878,807,476	852,604,259	91.93	93.37	1.29	64.98
12	241	METROPOLITAN GRP	860,986,068	851,833,843	52.86	53.27	1.26	66.25
13	213	ERIE INS GRP	792,687,542	765,832,058	67.23	70.77	1.16	67.41
14	10064	CITIZENS PROP INS CORP	790,756,469	882,461,699	41.85	42.37	1.16	68.57
15	12	AMERICAN INTL GRP	715,528,744	502,028,806	53.27	61.34	1.05	69.62
16	761	ALLIANZ INS GRP	647,504,956	657,173,787	37.39	38.37	0.95	70.57
17	50	COUNTRY INS & FIN SERV GRP	577,090,552	559,186,343	87.51	88.57	0.85	71.42
18	4663	UNIVERSAL INS HOLDING GRP	513,340,865	492,282,608	33.80	34.60	0.75	72.17
19	1278	CALIFORNIA STATE AUTO GRP	511,857,303	495,352,273	52.69	54.69	0.75	72.92
20	88	THE HANOVER INS GRP	493,687,770	473,609,354	63.55	64.60	0.72	73.64
21	1318	AUTO CLUB ENTERPRISES INS GRP	463,117,940	444,409,266	45.52	48.59	0.68	74.32
22	28	AMICA MUT GRP	431,265,405	422,793,164	49.25	51.18	0.63	74.96
23	361	MUNICH RE GRP	393,833,029	370,328,757	46.41	46.46	0.58	75.53
24	55	AUTOMOBILE CLUB MI GRP	367,095,292	351,770,261	65.67	66.41	0.54	76.07
25	1344	ARX HOLDING CORP GRP	321,405,260	287,149,029	31.01	33.04	0.47	76.54
		INDUSTRY TOTAL	68,166,767,715	66,459,328,229	59.27	60.94	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
11-Medical Professional Liability**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	1210	MLMIC GRP	756,843,910	783,111,889	49.63	73.93	7.05	7.05
2	31	BERKSHIRE HATHAWAY GRP	725,511,559	725,695,996	47.40	68.56	6.76	13.81
3	831	DOCTORS CO GRP	601,223,463	597,348,133	23.32	44.34	5.60	19.41
4	2698	PROASSURANCE CORP GRP	541,033,064	524,324,356	20.61	36.94	5.04	24.45
5	12	AMERICAN INTL GRP	524,252,246	567,519,597	27.70	45.64	4.88	29.33
6	218	CNA INS GRP	517,259,789	512,663,367	38.16	50.91	4.82	34.15
7	41467	PHYSICIANS RECIP INSURERS	397,879,323	388,475,437	67.84	84.06	3.71	37.85
8	1154	PROMUTUAL GRP	382,540,534	378,352,360	6.12	13.28	3.56	41.41
9	2358	ISMIE GRP	321,936,854	327,114,789	41.68	69.09	3.00	44.41
10	413	MAG MUT INS GRP	266,255,263	274,347,862	29.55	50.95	2.48	46.89
11	10697	MCIC VT INC RRG	263,048,965	263,048,965	79.49	90.61	2.45	49.34
12	1282	NORCAL GRP	252,789,594	251,606,783	12.67	36.32	2.35	51.70
13	33049	STATE VOLUNTEER MUT INS CO	236,389,893	238,255,977	19.86	43.46	2.20	53.90
14	1272	FPIC INS GRP	195,424,403	203,930,881	28.62	55.74	1.82	55.72
15	212	ZURICH INS GRP	165,828,927	175,347,223	20.79	31.74	1.54	57.26
16	377	MEDICAL INS OF MD GRP	155,323,398	153,415,678	27.06	40.93	1.45	58.71
17	3239	ALLIED WORLD ASSUR HOLDING GRP	150,903,295	140,687,513	27.61	40.00	1.41	60.12
18	30317	HOSPITALS INS CO INC	150,009,670	147,657,872	98.72	106.11	1.40	61.51
19	32832	MUTUAL INS CO OF AZ	146,743,912	146,279,438	46.10	63.42	1.37	62.88
20	184	MEDICAL INS GRP	127,389,072	130,655,794	19.06	39.10	1.19	64.07
21	16942	MIDWEST MEDICAL INS CO	125,629,168	132,851,579	27.71	45.85	1.17	65.24
22	966	AP CAPITAL GRP	113,232,197	119,746,357	1.52	20.23	1.05	66.29
23	626	ACE LTD GRP	110,602,081	113,177,810	25.33	50.66	1.03	67.32
24	785	MARKEL CORP GRP	109,370,521	118,754,025	34.02	39.87	1.02	68.34
25	98	WR BERKLEY CORP GRP	107,878,005	102,960,963	29.82	41.34	1.00	69.34
		INDUSTRY TOTAL	10,736,672,588	10,790,332,925	35.74	54.17	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
16-Workers' Compensation**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	111	LIBERTY MUT GRP	4,468,726,855	4,499,150,676	72.21	79.33	11.01	11.01
2	12	AMERICAN INTL GRP	3,850,921,524	4,201,929,730	82.88	93.96	9.49	20.51
3	3548	TRAVELERS GRP	2,739,325,743	2,733,407,984	56.98	66.48	6.75	27.26
4	91	HARTFORD FIRE & CAS GRP	2,498,224,667	2,487,737,578	51.83	55.38	6.16	33.42
5	212	ZURICH INS GRP	2,473,549,340	2,562,436,084	75.17	85.91	6.10	39.51
6	36102	STATE INS FUND	1,309,601,077	1,311,659,792	92.81	95.47	3.23	42.74
7	35076	STATE COMPENSATION INS FUND	1,287,041,223	1,282,537,029	73.21	80.36	3.17	45.91
8	626	ACE LTD GRP	1,068,737,571	1,064,412,042	67.04	76.74	2.63	48.55
9	218	CNA INS GRP	951,095,026	876,906,087	79.60	88.54	2.34	50.89
10	572	BCBS OF MI GRP	794,453,914	796,503,887	63.46	69.10	1.96	52.85
11	38	CHUBB & SON INC GRP	725,229,592	748,877,315	46.63	46.21	1.79	54.64
12	98	WR BERKLEY CORP GRP	642,256,752	651,363,854	54.68	58.60	1.58	56.22
13	22945	TEXAS MUT INS CO	634,389,226	645,638,947	44.09	52.42	1.56	57.78
14	336	ZENITH NATL INS GRP	465,199,256	475,997,396	44.59	50.21	1.15	58.93
15	150	OLD REPUBLIC GRP	457,741,915	460,795,358	76.87	85.77	1.13	60.06
16	767	PENNSYLVANIA MANUFACTURERS GRP	454,682,293	463,668,131	59.77	66.97	1.12	61.18
17	2538	AMTRUST GRP	452,008,329	460,220,194	48.78	55.41	1.11	62.29
18	708	NEW JERSEY MANUFACTURERS GRP	407,469,145	408,284,459	71.42	85.87	1.00	63.30
19	3363	EMPLOYERS GRP	376,650,702	411,897,161	49.50	54.84	0.93	64.22
20	31	BERKSHIRE HATHAWAY GRP	370,316,613	384,626,363	82.69	87.95	0.91	65.14
21	41190	PINNACOL ASSUR	353,823,991	381,693,797	65.05	67.13	0.87	66.01
22	244	CINCINNATI FIN GRP	337,521,584	342,200,340	102.42	109.63	0.83	66.84
23	36196	SAIF CORP	312,907,874	341,704,513	88.57	93.13	0.77	67.61
24	12372	BRICKSTREET MUT INS CO	310,622,200	336,774,952	72.27	76.01	0.77	68.38
25	169	SENTRY INS GRP	310,538,340	318,119,211	69.68	76.02	0.77	69.14
		INDUSTRY TOTAL	40,571,933,334	41,308,840,245	66.80	74.11	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
17.1,17.2,18-Other Liability**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	12	AMERICAN INTL GRP	6,896,482,906	8,061,198,347	79.33	94.11	14.07	14.07
2	212	ZURICH INS GRP	3,246,414,967	3,265,518,227	69.03	82.90	6.62	20.69
3	3548	TRAVELERS GRP	3,143,396,151	3,269,395,422	34.26	50.71	6.41	27.10
4	38	CHUBB & SON INC GRP	2,767,664,927	2,879,986,429	37.30	49.09	5.65	32.75
5	626	ACE LTD GRP	2,402,445,644	2,456,302,387	59.74	64.44	4.90	37.65
6	218	CNA INS GRP	2,333,930,380	2,358,078,005	72.71	93.34	4.76	42.41
7	111	LIBERTY MUT GRP	1,996,284,411	2,044,122,774	50.79	74.26	4.07	46.48
8	1285	XL AMER GRP	1,500,748,493	1,555,938,602	66.09	78.15	3.06	49.54
9	140	NATIONWIDE CORP GRP	1,357,464,320	1,360,307,848	47.47	57.67	2.77	52.31
10	91	HARTFORD FIRE & CAS GRP	983,849,029	1,070,604,358	20.62	38.84	2.01	54.31
11	98	WR BERKLEY CORP GRP	937,066,378	997,791,397	30.76	50.18	1.91	56.23
12	761	ALLIANZ INS GRP	925,203,924	981,204,957	44.96	45.97	1.89	58.11
13	84	AMERICAN FINANCIAL GRP	814,295,331	853,167,385	32.79	44.50	1.66	59.77
14	176	STATE FARM GRP	762,032,650	747,493,144	54.84	58.31	1.55	61.33
15	984	HCC INS HOLDINGS GRP	714,434,101	673,862,378	53.35	66.71	1.46	62.79
16	3416	AXIS CAPITAL GRP	711,403,421	694,844,190	62.34	70.44	1.45	64.24
17	1279	ARCH INS GRP	663,370,052	682,524,581	46.77	56.68	1.35	65.59
18	31	BERKSHIRE HATHAWAY GRP	586,219,829	605,620,330	40.48	55.24	1.20	66.79
19	244	CINCINNATI FIN GRP	552,263,094	551,671,330	30.61	39.77	1.13	67.91
20	501	ALLEGHANY GRP	513,390,642	546,719,154	43.87	52.02	1.05	68.96
21	677	PHILADELPHIA CONSOLIDATED HOLDING GR	501,164,438	468,467,656	43.40	50.27	1.02	69.98
22	785	MARKEL CORP GRP	477,596,408	533,268,481	35.72	52.41	0.97	70.96
23	457	ARGONAUT GRP	462,559,888	465,400,440	63.05	83.80	0.94	71.90
24	3239	ALLIED WORLD ASSUR HOLDING GRP	438,004,403	391,511,470	56.92	70.33	0.89	72.79
25	158	FAIRFAX FIN GRP	432,854,950	419,167,546	22.84	48.51	0.88	73.68
		INDUSTRY TOTAL	49,026,592,197	50,890,857,353	52.29	66.63	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
Total Private Passenger Auto**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	176	STATE FARM GRP	30,586,466,141	30,464,182,856	74.04	77.28	18.63	18.63
2	8	ALLSTATE INS GRP	17,249,324,814	17,353,069,261	58.73	61.48	10.51	29.14
3	31	BERKSHIRE HATHAWAY GRP	13,481,538,119	13,308,349,733	66.94	69.82	8.21	37.35
4	155	PROGRESSIVE GRP	12,257,768,970	12,168,430,902	63.05	64.48	7.47	44.82
5	212	ZURICH INS GRP	10,442,099,903	10,585,774,055	56.21	58.40	6.36	51.18
6	140	NATIONWIDE CORP GRP	7,392,863,152	7,471,343,317	64.33	65.84	4.50	55.69
7	111	LIBERTY MUT GRP	7,160,608,202	7,124,840,508	57.71	59.79	4.36	60.05
8	200	UNITED SERV AUTOMOBILE ASSN GRP	6,747,370,667	6,616,663,812	66.54	68.61	4.11	64.16
9	3548	TRAVELERS GRP	3,364,166,469	3,424,003,741	56.84	60.41	2.05	66.21
10	473	AMERICAN FAMILY INS GRP	3,308,436,776	3,319,282,770	62.15	65.16	2.02	68.23
11	91	HARTFORD FIRE & CAS GRP	2,652,157,949	2,647,029,521	63.11	64.90	1.62	69.84
12	660	MERCURY GEN GRP	2,109,127,616	2,134,532,878	54.88	59.95	1.28	71.13
13	1318	AUTO CLUB ENTERPRISES INS GRP	2,054,108,167	2,085,191,392	51.60	53.56	1.25	72.38
14	241	METROPOLITAN GRP	2,012,537,987	2,025,651,665	57.92	59.70	1.23	73.60
15	213	ERIE INS GRP	1,865,106,551	1,841,394,818	66.08	68.15	1.14	74.74
16	1278	CALIFORNIA STATE AUTO GRP	1,761,740,159	1,764,898,893	58.31	59.98	1.07	75.81
17	215	UNITRIN GRP	1,399,085,588	1,445,903,523	63.89	66.00	0.85	76.67
18	280	AUTO OWNERS GRP	1,359,827,686	1,315,012,554	103.53	106.12	0.83	77.49
19	816	COMMERCE INC GRP	1,324,291,841	1,334,796,194	64.62	67.42	0.81	78.30
20	55	AUTOMOBILE CLUB MI GRP	1,299,762,505	1,310,242,657	88.66	91.59	0.79	79.09
21	12	AMERICAN INTL GRP	1,192,086,726	1,461,453,395	59.51	60.54	0.73	79.82
22	79	GMAC INS HOLDING GRP	1,121,373,390	1,139,084,533	69.61	71.36	0.68	80.50
23	1129	WHITE MOUNTAINS GRP	1,091,288,613	1,112,737,599	66.86	70.49	0.66	81.17
24	88	THE HANOVER INS GRP	1,028,466,185	1,031,229,763	68.23	69.96	0.63	81.79
25	50	COUNTRY INS & FIN SERV GRP	986,141,887	982,138,877	61.37	62.90	0.60	82.39
		INDUSTRY TOTAL	164,148,066,513	164,052,893,728	64.51	67.04	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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03/29/2010

**PROPERTY AND CASUALTY INSURANCE INDUSTRY
2009 TOP 25 COMPANIES BY COUNTRYWIDE PREMIUM
By Line of Business
Total Commercial Auto**

RANK BY PREM	GROUP/COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE %
1	3548	TRAVELERS GRP	2,013,836,417	2,053,421,286	43.03	45.21	8.21	8.21
2	212	ZURICH INS GRP	1,647,589,763	1,696,296,318	43.24	48.24	6.71	14.92
3	111	LIBERTY MUT GRP	1,609,250,258	1,690,364,782	50.03	53.49	6.56	21.47
4	155	PROGRESSIVE GRP	1,552,023,323	1,646,851,831	55.26	58.07	6.32	27.80
5	12	AMERICAN INTL GRP	1,113,068,620	1,163,862,580	59.86	67.60	4.54	32.33
6	140	NATIONWIDE CORP GRP	959,616,915	1,001,488,595	59.41	63.88	3.91	36.24
7	150	OLD REPUBLIC GRP	675,459,510	696,089,011	58.39	64.79	2.75	39.00
8	280	AUTO OWNERS GRP	566,205,058	581,781,706	64.00	67.03	2.31	41.30
9	91	HARTFORD FIRE & CAS GRP	547,888,538	574,737,534	51.38	52.26	2.23	43.53
10	176	STATE FARM GRP	497,303,861	506,586,948	59.75	64.73	2.03	45.56
11	98	WR BERKLEY CORP GRP	469,884,769	523,558,509	61.60	66.46	1.91	47.48
12	796	QBE INS GRP	464,968,849	471,238,029	48.89	55.56	1.89	49.37
13	218	CNA INS GRP	462,044,962	478,017,330	67.86	74.20	1.88	51.25
14	84	AMERICAN FINANCIAL GRP	426,162,772	443,555,602	48.92	53.09	1.74	52.99
15	244	CINCINNATI FIN GRP	388,948,936	394,322,098	54.48	57.91	1.58	54.57
16	8	ALLSTATE INS GRP	384,747,821	413,558,442	41.60	44.35	1.57	56.14
17	626	ACE LTD GRP	326,800,992	336,258,325	47.56	55.52	1.33	57.47
18	677	PHILADELPHIA CONSOLIDATED HOLDING GR	316,676,172	301,456,401	76.96	86.41	1.29	58.76
19	213	ERIE INS GRP	301,070,086	304,452,140	43.38	46.83	1.23	59.99
20	242	SELECTIVE INS GRP	296,134,004	298,378,527	59.84	62.60	1.21	61.20
21	93	STATE NATL GRP	262,609,113	252,043,576	61.92	68.59	1.07	62.27
22	169	SENTRY INS GRP	245,990,186	268,425,595	91.34	97.15	1.00	63.27
23	253	HARLEYSVILLE GRP	229,378,052	236,187,378	49.48	53.20	0.93	64.20
24	88	THE HANOVER INS GRP	226,381,656	223,685,999	52.16	55.04	0.92	65.13
25	62	EMC INS CO GRP	220,119,566	222,360,322	53.28	56.27	0.90	66.02
		INDUSTRY TOTAL	24,543,531,528	25,442,123,161	53.07	57.87	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

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